Le Mars Truck & Trailer

EMPLOYEE BENEFITS GUIDE

2027 PLAN YEAR



HEALTH | DENTAL | VISION | ADDITIONAL BENEFITS

Le Mars Truck & Trailer

2027 EMPLOYEE BENEFITS GUIDE

MEDICAL COVERAGE & WEEKLY PREMIUMS

Le Mars Truck & Trailer offers two medical plan options through **Auxiant,** giving you and your eligible dependents the flexibility to choose the coverage that best fits your needs.



WEEKLY EMPLOYEE PREMIUMS

All premiums include medical, dental and vision coverage.
Weekly premium deductions per paycheck – 52 pay periods per year (pre-tax).

Coverage Level	Traditional Plan		High Deductible Health Plan (HDHP)	
	Standard (2027)	Wellness Incentive (2027)	Standard (2027)	Wellness Incentive (2027)
Employee Only	**$106.00**	$79.00	**$52.00**	$41.00
Employee + Spouse	**$323.00**	$244.00	**$195.00**	$145.00
Employee + Child(ren)	**$293.00**	$218.00	**$176.00**	$133.00
Family	**$433.00**	$324.00	**$223.00**	$165.00

MEDICAL PLAN DETAILS | Auxiant

In-Network Services	Traditional Plan	High Deductible Health Plan (HDHP)
Calendar Year Deductible	$3,000	$3,500
- Individual	$9,000	$6,850
- Family		
Coinsurance	30%	0%
Out-of-Pocket Maximum		
- Individual	$6,000	$3,500
- Family	$12,000	$6,850
Preventive Care	Covered at 100%	
Physician Office Services (Primary Care)	$35 Copay	Deductible
Specialist Office Services	$70 Copay	Deductible
Urgent Care	$35 Copay	Deductible
Teladoc – General Medical	$20 per Visit	$49 per Visit
Teladoc – Behavioral Health-Psychologist	$20 per Visit	$85 per Visit
Teladoc – Behavioral Health-Psychiatrist	$20 per Visit	$95 per Visit
Teladoc – Behavioral Health-Initial visit with Psychiatrist	$20 per Visit	$190 per Visit
Emergency Room	$250 Copay (waived if admitted)	Deductible
Prescription Drugs (Retail – 30 day supply)		
- Tier 1	$25 Copay	Deductible
- Tier 2	$50 Copay	Deductible
- Tier 3	$100 Copay	Deductible
- Specialty	$200 Copay	Deductible

ELIGIBILITY

Full-time employees (30 hours per week) and their dependents are eligible the first of the month on or following 60 days of employment. Eligible dependents are spouse and children to age 26 unless otherwise noted.

WELLNESS INCENTIVE

You and your covered spouse are eligible for the Wellness Incentive Rates. Requirements include completion of biometric screening held July – August each year. Wellness Incentive rates will be adjusted each January 1.

PLAN NOTES

This plan uses the Midlands Choice Premier Network (search here) and MedOne's Access Prescription Drug List. This chart shows in-network benefits only. Please see the Summary of Benefits and Coverage (SBC) for complete plan details, including out-of-network benefits.

HEALTH SAVINGS ACCOUNT (HSA)



The Health Savings Account (HSA) is a tax-advantaged account that works with our High Deductible Health Plan (HDHP). An HSA lets you set aside pre-tax dollars to help pay for qualified medical expenses, including deductibles, coinsurance, and more.

2027 CONTRIBUTION LIMITS

Coverage Level	2027 Annual IRS Limit	Weekly Maximum (Per Pay Period)
Individual	**$4,500**	**$86**
Family	**$9,000**	**$173**

HOW IT WORKS

- LTT will open an HSA for you with Primebank.
- You will e-sign a document to activate your account and order your debit card.
- You must contribute to your HSA. Contributions are made through payroll deductions on a pre-tax basis.
- LTT does not contribute to your HSA.

Primebank

Questions? Contact Primebank at 712-546-4175.

HSA ACCOUNT REMINDERS:

- Your HSA funds roll over from year to year.
- The account stays yours even if you leave LTT.

USE YOUR HSA FUNDS FOR:

- Medical expenses
- Prescription medications
- Dental and vision expenses
- Other eligible health care costs



FIND A LIST OF ELIGIBLE EXPENSES:

www.hsalist.org

IMPORTANT TO KNOW

HSA ELIGIBILITY
You must be enrolled in the High Deductible Health Plan (HDHP) to open and contribute to an HSA.

TAX ADVANTAGES
Your contributions are pre-tax, and your funds grow tax-free. Withdrawals for qualified expenses are also tax-free.

ELIGIBLE EXPENSES
Includes medical, dental, vision and many other qualified health care expenses. See the full list at www.hsalist.org.

GET STARTED
Once you're enrolled, you'll receive instructions from Primebank to activate your account and order your debit card.

DENTAL & VISION

Good oral and vision care are important parts of your overall health. Le Mars Truck & Trailer offers dental and vision coverage to help you and your family stay healthy.



WEEKLY DENTAL / VISION RATES

Coverage Level	Weekly Rate
Employee Only	$6.07
Family	$16.11
Employee-Only Health + Family Dental/Vision	$10.04

DENTAL AND VISION COVERAGE ARE INCLUDED IN YOUR HEALTH INSURANCE RATES.

DENTAL COVERAGE

Ameritas
800-659-2223

Annual Maximum
$1,250 per person

Preventive Services – 80%
Cleanings, exams, X-rays, fluoride
(not applied to annual maximum)

Basic Services – 80% after deductible
Fillings, simple extractions, periodontics, endodontics

Major Services – 50% after deductible
6-month waiting period
Crowns, bridges, dentures, implants

Orthodontia
$1,000 per person lifetime maximum
Covered for children up to age 19



VISION COVERAGE

vsp
800-877-7195

Eye Exam
$25 copay
(Free with medical insurance)

Frames
$180 allowance every 24 months
Examples: designer frames, standard frames, and frame upgrades

Lenses
$25 copay every 12 months
Plus 35–40% savings on lens enhancements
Examples: single vision, bifocal, trifocal, progressive lenses, scratch-resistant coating

Contact Lenses
$180 allowance every 12 months
Examples: disposable, traditional, specialty contact lenses



IMPORTANT TO KNOW

IN-NETWORK PROVIDERS
Using in-network providers helps you get the most value from your dental and vision benefits.

COVERED FAMILY MEMBERS
You can cover your eligible dependents, including your spouse and children, under your dental and vision plans.

FIND A PROVIDER
Visit the carrier websites to search for in-network providers and see more plan details.

LIFE & DISABILITY BENEFITS



Life and disability benefits help provide financial protection for you and your family when the unexpected happens.

COMPANY-PAID LIFE INSURANCE

Le Mars Truck & Trailer provides basic life and accidental death & dismemberment (AD&D) insurance at no cost to you.

Employee Term Life	**$15,000**
Employee AD&D	**$15,000**

If you cover dependents on our medical plan:

Spouse Term Life	**$2,500**
Child(ren) Term Life (14 days – age 26)	**$1,000**
Employee is the beneficiary.	

Benefits reduce starting at age 65.

VOLUNTARY LIFE INSURANCE

You may purchase additional life and AD&D insurance for yourself, your spouse, and eligible children through Guardian.

Guardian Life Insurance 800-525-4542

Employee Coverage	$5,000 increments up to $200,000
Spouse Coverage	$5,000 increments up to $200,000
Child(ren) Coverage	$2,500 increments up to $10,000

- Guarantee issue amounts are available at your initial enrollment.
- If you previously declined coverage, you will need to answer health questions.

SHORT-TERM DISABILITY (STD)

Short-term disability provides a portion of your income if you are unable to work due to a covered illness or injury.

Guardian Disability 800-268-2525

When coverage begins	Day 15
Benefit duration	Up to 11 weeks
Benefit amount	60% of your weekly income (up to $1,000 per week)
Cost	100% employee-paid (post-tax)

Pre-existing condition exclusion applies:

- If a disability starts within the first 12 months of coverage and you consulted with or received treatment from a physician in the 3 months prior to your coverage effective date.

LONG-TERM DISABILITY (LTD)

Long-term disability provides continued income if you are unable to work due to a covered illness or injury after your STD benefits end.

Guardian Disability 800-538-4583

When coverage begins	After 91 days
Benefit amount	60% of your monthly income (up to a maximum of $6,000 per month)
Benefits payable	Up to 5 years
Cost	100% employee-paid (post-tax)

IMPORTANT TO KNOW

REVIEW YOUR BENEFICIARIES
Make sure your beneficiaries are up to date.

COVERAGE AMOUNTS
Coverage amounts may be subject to age reductions as outlined in the plan.

DISABILITY & SUPPLEMENTAL BENEFITS
STD and LTD benefits will increase each March after yearly pay increases are issued, which will be based on your prior year's W-2 earnings.

Additional terms, conditions, limitations, and exclusions may apply to all benefits listed on this page.
This is a summary of benefits only and is not a contract. For complete details, please refer to the plan documents provided by each carrier.

ADDITIONAL VOLUNTARY BENEFITS

2027 EMPLOYEE BENEFITS GUIDE

Schuster offers several voluntary benefits at group rates through payroll deduction. These benefits allow you to customize your coverage and provide added financial protection for you and your family.



ACCIDENT INSURANCE
Guardian

Accident Expense insurance pays a benefit directly to you when you receive treatment from a physician for a covered accident.

- Benefits are paid directly to you.
- Guaranteed issue – no medical exams or tests.
- Includes a $50 Wellness Benefit once per year for many covered medical screening tests or procedures.

COMMON COVERED ACCIDENT BENEFITS INCLUDE:

- Emergency room visits
- Fractures and dislocations
- Follow-up care and physical therapy
- Ambulance services

CRITICAL ILLNESS INSURANCE
Guardian

Critical illness covers you should the unexpected happen and you are diagnosed with a listed critical illness such as Heart Attack, Stroke, Cancer, Kidney Failure, Major Organ Failure, as well as additional major illnesses. This policy will help to reduce the financial impact of the major illness, so that you can focus on getting well.

- Includes a $50 Health Screening Benefit once per calendar year for employee, spouse, and one child.
- Benefits are paid directly to you and can help with medical expenses, living costs, or anything you choose.
- Guaranteed issue to $30,000 for employee and $30,000 for spouse.
- You will be asked to name a beneficiary for this policy during enrollment.

COVERED ILLNESSES INCLUDE (BUT ARE NOT LIMITED TO):

- Cancer (dedicated cancer policy)
- Heart attack
- Stroke
- Kidney failure
- Major organ failure and more

HOSPITAL INDEMNITY INSURANCE
Guardian

Hospital Indemnity Insurance helps covered employees and their families cope with the financial impact of a hospitalization. You can receive benefits when you are admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you.

- Benefits are paid directly to you.
- Coverage is available for you and your eligible dependents.

HOSPITAL INDEMNITY BENEFITS:

$1,000
for each covered hospital admission (once per year)

$100/day
up to 30 days if confined to a hospital

$200/day
up to 30 days for each day spent in intensive care (once per year)

PET INSURANCE
petpartners

Pet insurance through Pet Partners helps cover the cost of veterinary care so you can keep your furry family members happy and healthy.

- Coverage for accidents, illnesses AND wellness care.
- Choose the plan that fits your pet's needs.
- Flexible reimbursement options.
- Access to a large network of veterinarians.

COVERAGE CAN HELP WITH:

- Accidents and illnesses
- Surgeries
- Diagnostic testing
- Wellness care (vaccinations, exams, preventive care, etc.)

This guide is a summary of benefits, not a contract. Official Summary Plan Descriptions (SPDs) and plan documents are available at www.schustercobenefits.com. If information differs, the official plan documents govern.

HOW TO ENROLL IN BENEFITS

2027 EMPLOYEE BENEFITS GUIDE



Follow the steps below to complete your benefits enrollment. If you have any questions, we're here to help!

ENROLL ONLINE

It's quick, easy and convenient!

1. Go to **www.lttbenefits.com**
2. Click **Enrollment**
3. Use the login example below for assistance.

ENROLLMENT SOFTWARE LOGIN EXAMPLE:

Name: **John Smith** | Social: **555-55-5874**

Employee ID#: smit5874
(First four of last name + last four of social)

Personal ID Number (PIN): js5874
(First letter of first & last name + last four of social)

ENROLL OVER THE PHONE

Prefer to speak with someone? We can help!

Enrolling is as easy as 1-2-3.

1. Review the benefit material.
2. When ready, phone the Benefits Call Center to enroll.
3. If possible, be in front of a computer when calling.
4. Our representative will then enroll you over the phone.

877-282-0808
Monday-Friday
7:00am-5:00pm CST

IMPORTANT FOR NEW HIRES

BENEFITS ENROLLMENT IS REQUIRED.

You are required to complete a Benefit Call with an SMBO Enrollment Counselor.

This call is required, even if you are declining coverage. If you miss your enrollment deadline, you will waive your rights to enroll and/or make changes for yourself and your dependents until the next enrollment period.

OPEN ENROLLMENT FOR EXISTING EMPLOYEES

Open enrollment is a short time each year when you can update your benefits. You will receive communication prior to the start of Open Enrollment each fall.

QUESTIONS?

If you have questions or need assistance with your enrollment, please reach out to:

Tasha Vore: tvore@schusterco.com
Mark McCarty: mmccarty@schusterco.com



MORE BENEFITS. MORE WAYS TO SAVE.

ADDITIONAL PROGRAMS THROUGH YOUR HEALTH PLAN

Your medical plan with Auxiant gives you access to valuable additional services and programs designed to make healthcare easier, more affordable, and more accessible for you and your family.



medOne

PRESCRIPTION SAVINGS TOOLS

Compare medication prices, explore lower-cost options, and access tools and resources to help you save on your prescriptions through MedOne.

www.medone-rx.com | 888-884-6331

CANARX

INTERNATIONAL PRESCRIPTION SOURCING

Get access to eligible brand-name and specialty medications at reduced costs through the CanaRX international sourcing program.

www.canarx.com | 866-893-6337

KISImaging

SAVE ON ADVANCED IMAGING

Save on eligible MRIs, CT scans, and PET scans with coordinated scheduling at high-quality facilities.

www.auxiant.com | 888-458-8746

Cancer CARE for Life™

an INTERLINK® Health Company

GUIDANCE. SUPPORT. EXPERT CARE.

Receive specialized cancer care guidance, treatment support, and access to leading cancer centers and expert resources — at no additional cost to you.

www.cancercareprogram.com | 877-640-9610

Teladoc HEALTH

VIRTUAL CARE WHEN YOU NEED IT

Get convenient, 24/7 access to board-certified doctors for non-emergency medical care from home or on the go. Behavioral health services are also available.

www.mydrconsult.com | 800-362-2667

FocusHealth®

COMPARE. PLAN. SAVE.

Get the information you need to make confident decisions about certain medical procedures. Compare provider quality, review costs, and shop for care — all in one place.

www.auxiant.com | 800-475-2232



EFA EMPLOYEE & FAMILY RESOURCES®

SUPPORT *when life gets tough.*



Life can be challenging — for you or your family. The Employee Assistance Program (EAP) through EFA provides confidential support and resources to help you navigate life's ups and downs.

PERSONAL SUPPORT

Confidential counseling and resources for everyday challenges, including:

Emotional Health
Stress, anxiety, depression, grief and more.

Family & Relationships
Marriage, parenting, family issues.

Financial Guidance
Budgeting, debt, financial stress.

Legal Support
Questions about legal matters and resources.

Work & Life Balance
Time management, major life changes, and more.

EXPERT HELP, WHEN YOU NEED IT

- Short-term, confidential counseling with licensed professionals
- Help for you and your eligible family members
- Available in person, by phone or virtually
- Support for a wide range of personal and work-related issues
- Referrals to additional resources when needed

HOW TO REACH EFR

800-327-4692

Call anytime, 24/7.
Your conversations are confidential.

SUPPORT FOR REAL LIFE

Examples of when EAP can help:

- Feeling overwhelmed or stressed
- Anxiety or depression
- Relationship or family challenges
- Grief and loss
- Childcare or eldercare concerns
- Financial stress
- Legal questions
- Substance use concerns
- Major life changes (such as divorce, moving, or a new baby)
- Work-related challenges

FOR YOU AND YOUR FAMILY

EAP services are available to you and your eligible dependents, including your spouse/partner and children.

Employees | Spouse / Partner | Children and Dependents | Members of Your Household

REAL PEOPLE. REAL SUPPORT. A STRONGER YOU.

BENEFITS FACTS & FREQUENTLY ASKED *Questions*

Helpful answers to common questions to help you get the most out of your benefits.



HOW DO I ENROLL?

Your enrollment information and deadlines will be provided by your employer. Review your benefit materials and complete enrollment by the deadline to ensure your coverage is effective.

HOW DO I FIND A PROVIDER?

Visit your carrier's website to search for in-network providers, or call the number on the back of your insurance card. Using in-network providers helps keep your costs lower.

WHAT CARE IS COVERED?

Preventive care, including annual physicals, screenings and certain immunizations, is covered at 100% when you use in-network providers. Other services are subject to your plan's deductible, copays and/or coinsurance.

HOW DO I SAVE ON PRESCRIPTIONS?

Use in-network pharmacies and compare medication prices through MedOne at **www.medone-rx.com**. You can also discuss generic options with your provider to help lower your costs.

WHAT IF I LOSE MY INSURANCE CARD?

You can request a replacement from your HR department. You can also access a digital copy of your card through your insurance carrier's website or mobile app, or call the carrier directly to request a new card.

WHAT IS A QUALIFYING LIFE EVENT?

You may make changes to your benefits if you experience a qualifying life event, such as marriage, divorce, birth or adoption of a child, or loss of other coverage. You must contact HR and complete your changes **within 30 days of the event.**

HOW DO I KNOW WHAT SOMETHING WILL COST?

You can estimate your costs by checking with your insurance carrier, reviewing your plan's deductible, copays and coinsurance, or using tools like MedOne to compare prescription prices. Your provider's office can also give you an estimate before your appointment.

WHO DO I CONTACT WITH QUESTIONS?

For benefit questions, contact your employer's HR team. For specific coverage questions, contact the appropriate insurance carrier. A full list of important contacts can be found on the next page.

TIPS FOR GETTING THE MOST OUT OF YOUR BENEFITS

Take advantage of preventive care.
Annual checkups and screenings can help you stay healthy and catch issues early.

Choose generic when possible.
Generic medications work the same as brand-name drugs and usually cost less.

Use in-network providers.
You'll typically pay less when you use providers, pharmacies and facilities in your plan's network.

Take advantage of available programs.
Explore additional resources like MedOne, CanaRX, KIS Imaging, Teladoc and Cancer CARE for Life to save money and get the support you need.

BENEFITS
Contacts & Resources



Here are important phone numbers, websites and resources to help you make the most of your benefits.

MEDICAL & PRESCRIPTION DRUGS

Auxiant
Independent Solutions › Real Results

- 800-475-2232
- www.auxiant.com
- Group # 2051

DENTAL

Ameritas

- 800-659-2223
- www.ameritas.com
- Policy # 301818

VISION

vsp

- 800-877-7195
- www.vsp.com

HEALTH SAVINGS ACCOUNT (HSA)

Primebank

- 712-546-4175
- www.primebank.com

LIFE, DISABILITY & VOLUNTARY BENEFITS

GUARDIAN

- Life: 800-525-4542
- Disability: 800-268-2525
- Voluntary: 800-541-7846
- www.guardianlife.com
- Policy # 70525

SUPPLEMENTAL BENEFITS

Accident | Critical Illness (with cancer)
Hospital | Pet Insurance

Pet Partners
800-274-0209

HUMAN RESOURCES – BENEFITS

For benefits questions or assistance, please contact HR.

Tasha Vore
Benefits Coordinator
tvore@schusterco.com
712-546-2843 (Office)

Mark McCarty
Vice President of Human Resources
mmccarty@schusterco.com
712-546-2842 (Office)

ENROLLMENT SUPPORT

SMBO Enrollment Counselors
(Required Benefit Call for new hires)

- **877-282-0808**
- Monday – Friday
  7:00 AM – 5:00 PM CST
- **www.lttbenefits.com**
  (Click Enrollment)

ADDITIONAL RESOURCES

- **www.lttbenefits.com**
  Benefit information, carrier links and additional resources.
- **www.medone-rx.com**
  Compare medication prices.
- **www.hsalist.org**
  Search for eligible HSA expenses.
- **Le Mars Truck & Trailer**
  Follow us for company news and wellness tips!

IMPORTANT INFORMATION

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